CLAIM AMENDMENTS

1. (Original) A method of facilitating a transaction, comprising:

receiving an indication of a plurality of product categories, each product category being associated with a plurality of products;

receiving buyer offer information, including an indication of an offer amount associated with the plurality of product categories;

selecting a subset of the plurality of products for each of the product categories; and

providing an indication of the selected products.

2. (Original) The method of claim 1, wherein said receiving the indication of the plurality of product categories comprises:

receiving the indication of the plurality of product categories from a buyer.

3. (Original) The method of claim 1, wherein said receiving the indication of the plurality of product categories comprises:

receiving the indication of the plurality of product categories via at least one of:

- (i) a communication network, (ii) the Internet, (iii) a Web site, (iv) a telephone network,
- (v) a wireless network, and (vi) a proprietary network.

4. (Original) The method of claim 1, wherein said receiving the indication of the plurality of product categories comprises:

receiving the indication of the plurality of product categories from at least one of:
(i) a buyer device, (ii) a personal computer, (iii) a personal digital assistant, (iv) a
telephone, (v) a controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive voice
response unit, (ix) an operator, (x) a point of sale terminal, and (xi) an automated teller
machine device.





5. (Original) The method of claim 1, wherein each product category comprises a product description and each product comprises a product brand associated with the product description.

- 6. (Original) The method of claim 1, wherein each product category comprises an indication of a plurality of acceptable products.
- 7. (Original) The method of claim 1, wherein the indication of the plurality of products is retrieved from a database.
- 8. (Original) The method of claim 1, wherein the indication of the plurality of products and the buyer offer information are received with respect to a single transaction.
- 9. (Original) The method of claim 1, wherein said receiving the buyer offer information comprises:

receiving the buyer offer information from a buyer.

10. (Original) The method of claim 1 wherein said receiving the buyer offer information comprises:

receiving the buyer offer information via at least one of: (i) a communication network, (ii) the Internet, (iii) a Web site, (iv) a telephone network, (v) a wireless network, and (vi) a proprietary network.

11. (Original) The method of claim 1, wherein said receiving the buyer offer information comprises:

receiving the buyer offer information from at least one of: (i) a buyer device, (ii) a personal computer, (iii) a personal digital assistant, (iv) a telephone, (v) a controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive voice response unit, (ix) an operator, (x) a point of sale terminal, and (xi) an automated teller machine device.

- 12. (Original) The method of claim 1, wherein the buyer offer information comprises a binding offer.
- 13. (Original) The method of claim 1, wherein the indication of an offer amount comprises a buyer-defined offer amount.
- 14. (Original) The method of claim 1, wherein the indication of an offer amount comprises a plurality of product category offer amounts.
- 15. (Original) The method of claim 1, wherein the indication of an offer amount comprises a selection from a list of suggested offer amounts.
- 16. (Original) The method of claim 1, wherein said selecting comprises selecting a particular product for at least one of the product categories.
- 17. (Currently Amended) The method of claim 1, wherein said selecting comprises: selecting at least one of the selected products based on at least one of: (i) a transaction history associated with a buyer, (ii) an address associated with the buyer, (iii) demographic information associated with the buyer, (iv) psychographic information associated with the buyer, (v) a credit rating associated with the buyer, and (vi) another offer associated with the buyer.
- 18. (Original) The method of claim 1, wherein said selecting comprises: selecting at least one of the selected products based on the offer amount.
- 19. (Original) The method of claim 1, wherein said selecting comprises: selecting at least one of the selected products based on a subsidy.
- 20. (Original) The method of claim 19, wherein the subsidy is associated with at least one of the selected products.

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- 21. (Original) The method of claim 19, wherein the subsidy is associated with at least one product that was not selected.
- 22. (Original) The method of claim 19, wherein the subsidy is associated with a manufacturer of at least one of the selected products.
- 23. (Original) The method of claim 22, wherein the manufacturer provides payment of a subsidy amount on a product-by-product basis.
- 24. (Original) The method of claim 22, wherein the manufacturer provides payment of a subsidy amount based on at least one of: (i) a predetermined number of products being sold, (ii) a predetermined percentage of products being sold, and (iii) a combination of products being sold.
- 25. (Original) The method of claim 19, wherein the subsidy is associated with at least one of: (i) a buyer, (ii) a controller, and (iii) a merchant.
- 26. (Original) The method of claim 19, wherein the subsidy is associated with at least one of: (i) a product identifier, (ii) a product category, (iii) a product manufacturer, (iv) a product brand, (v) a product description, (vi) a product quantity, (vii) a product class, (viii) at least one product feature, (ix) an accessory associated with the product, (x) an age associated with the product (xi) a product condition, (xii) a product preference, (xiii) an offer period, (xiv) a product cost, (xv) a product retail price, (xvi) the offer amount, (xvii) delivery information, and (xviii) payment information.
- 27. (Original) The method of claim 19, further comprising: tracking subsidies applied to a transaction.
- 28. (Original) The method of claim 1, wherein said providing the indication of the selected products comprises:

providing the indication of the selected products to a buyer.

29. (Original) The method of claim 1, wherein said providing the indication of the selected products comprises:

providing the indication of the selected products to a merchant.

30. (Original) The method of claim 1, wherein said providing the indication of the selected products comprises:

providing the indication of the selected products via at least one of: (i) a communication network, (ii) the Internet, (iii) a Web site, (iv) a telephone network, (v) a wireless network, and (vi) a proprietary network.

- 31. (Original) The method of claim 1, wherein said receiving the indication of the plurality of products, said receiving the buyer offer information, and said providing the indication of the selected products are performed via a single communication network.
- 32. (Original) The method of claim 1, wherein at least one of said receiving the indication of the plurality of products and said receiving the buyer offer information are performed via a first communication network, and said providing the indication of the selected products is performed via a second communication network.
- 33. (Original) The method of claim 1, wherein said providing the indication of the selected products comprises:

providing the indication of the selected products to at least one of: (i) a buyer device, (ii) a personal computer, (iii) a personal digital assistant, (iv) a telephone, (v) a controller, (vi) a merchant device, (vii) a kiosk, (viii) an interactive voice response unit, (ix) an operator, (x) a point of sale terminal, and (xi) an automated teller machine device.

34. (Original) The method of claim 1, further comprising:
evaluating the buyer offer information based on the offer amount.



- 35. (Original) The method of claim 34, wherein said evaluating is based on: (i) a transaction history associated with a buyer, (ii) an address associated with the buyer, (iii) demographic information associated with the buyer, (iv) psychographic information associated with the buyer, (v) a credit rating associated with the buyer, (vi) another offer associated with the buyer, and (vii) an indication of a plurality of merchants associated with the buyer.
- 36. (Currently Amended) The method of claim 34, wherein said evaluating comprises:

calculating a probability that an offer will be accepted based on: (i) the offer amount, and (ii) at least one minimum acceptable price associated with the selected products.

- 37. (Original) The method of claim 34, wherein said evaluating is further based on at least one minimum acceptable price associated with the selected products.
- 38. (Original) The method of claim 37, wherein the minimum acceptable price is based on at least one of: (i) a product cost, and (ii) a product retail price.
- 39. (Original) The method of claim 37, wherein said evaluating further comprises:

calculating a total minimum acceptable price based on the sum of each minimum acceptable price associated with each of the selected products; and comparing the total minimum acceptable price to the offer amount.

- 40. (Original) The method of claim 34, further comprising: applying a penalty to the buyer based on said evaluation.
- 41. (Original) The method of claim 40, wherein the penalty comprises at least one of: (i) arranging for a buyer to provide payment of a penalty amount, and (ii) preventing at least one subsequent offer from the buyer.



- 42. (Original) The method of claim 34 wherein said evaluating is further based on a subsidy.
- 43. (Original) The method of claim \$42\$, further comprising:

 determining the subsidy based on the plurality of product categories.
- 44. (Original) The method of claim 42, further comprising: selecting the subsidy from a plurality of potential subsidies.
- 45. (Original) The method of claim 42, wherein the subsidy is based on information associated with a buyer.
- 46. (Original) The method of claim 42, wherein the subsidy is based on information associated with at least one of: (i) a product identifier, (ii) a product category, (iii) a product manufacturer, (iv) a product brand, (v) a product description, (vi) a product quantity, (vii) a product class, (viii) at least one product feature, (ix) an accessory associated with the product, (x) an age associated with the product, (xi) a product condition, (xii) a product preference, (xiii) an offer period, (xiv) a product cost, (xv) a product retail price, (xvi) the offer amount, (xvii) delivery information, and (xviii) payment information.
- 47. (Original) The method of claim 34, wherein said evaluating comprising: determining that the buyer offer information is not acceptable; and providing a suggested modification to the buyer offer information.
- 48. (Original) The method of claim 47, wherein the suggested modification comprises at least one of: (i) a modified offer amount, (ii) a modified plurality of product categories, and (iii) a modified plurality of products associated with at least one product category.

- 49. (Original) The method of claim 1, further comprising:

 arranging for a buyer to provide payment of an amount based on the offer amount in exchange for the selected products.
- 50. (Original) The method of claim 49, wherein said arranging comprises arranging to receive payment from the buyer.
- 51. (Original) The method of claim 50, further comprising: arranging to provide payment to a merchant.
- 52. (Original) The method of claim 49, wherein said arranging comprises arranging for the buyer to provide payment to a merchant.
- 53. (Original) The method of claim 1, further comprising:
 transmitting information enabling a buyer to take possession of the selected products at a merchant.
- 54. (Original) The method of claim 1, further comprising:
 arranging for the selected products to be delivered to a buyer.
- 55. (Original) An apparatus for facilitating a transaction, comprising: a processor; and

a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:

receive an indication of a plurality of product categories, each product category being associated with a plurality of products;

receive buyer offer information, including an indication of an offer amount associated with the plurality of product categories;

select a subset of the plurality of products for each of the product categories; and

provide an indication of the selected products.

56. (Original) The apparatus of claim 55, further comprising:

a communication device coupled to said processor and adapted to communicate with at least one of: (i) a buyer device, (ii) merchant device, (iii) a subsidy provider device, and (iv) a payment processing device.

57. (Original) The apparatus of claim 55, wherein said storage device further stores at least one of: (i) a product category database; (ii) a product database; (iii) a subsidy database; (iv) a buyer database; (v) a shopping list database; (vi) a product list calculation database; and (vii) a product list comparison database.

58. (Original) A medium storing instructions adapted to be executed by a processor to perform a method for facilitating a transaction, said method comprising:

receiving an indication of a plurality of product categories, each product category being associated with a plurality of products;

receiving buyer offer information, including an indication of an offer amount associated with the plurality of product categories;

selecting a subset of the plurality of products for each of the product categories; and

providing an indication of the selected products.

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59. (Original) A computer-implemented method of facilitating the sale of products, comprising:

receiving from a buyer a payment identifier;

receiving from the buyer an indication of a first product category associated with a first set of products;

receiving from the buyer an indication of a second product category associated with a second set of products;

receiving from the buyer a binding buyer offer, including an indication of an offer amount associated with the first set of products and the second set of products;

selecting a first product from the first set of products;

selecting a second product from the second set of products, wherein at least one of the first product and the second product are selected based on an associated subsidy;

evaluating the buyer offer based on the offer amount;

arranging for the buyer to provide payment of an amount based on the offer amount using the payment identifier;

providing to the buyer an indication of the first product and the second product;

transmitting information enabling the buyer to take possession of the first product and the second product at a merchant.

60. (Original) A method of facilitating a transaction, comprising:

receiving an indication of a plurality of product categories, each product category being associated with a plurality of products;

receiving buyer offer information, including an indication of an offer amount associated with the plurality of product categories;

selecting a subset of the plurality of products for each of the product categories; and

evaluating the buyer offer information based on the offer amount.

61. (Original) The method of claim 60, further comprising: applying a penalty to the buyer based on said evaluation.

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- 62. (Original) The method of claim 61, wherein the penalty comprises at least one of: (i) arranging for a buyer to provide payment of a penalty amount, and (ii) preventing at least one subsequent offer from the buyer.
- 63. (Original) The method of claim 60, wherein said evaluating comprising: determining that the buyer offer information is not acceptable; and providing a suggested modification to the buyer offer information.
- 64. (Original) The method of claim 63, wherein the suggested modification comprises at least one of: (i) a modified offer amount, (ii) a modified plurality of product categories, and (iii) a modified plurality of products associated with at least one product category.

65. (Cancelled)

66. (Currently Amended) A method of facilitating a transaction, comprising:

providing an indication of a plurality of product categories, each product category
being associated with a plurality of products;

providing buyer offer information, including an indication of an offer amount associated with the plurality of product categories; and

receiving an indication of selected products, the selected products comprising at least one product from each of the plurality of product categories.

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